

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

Henry Bedford
Debtor.

Henry Bedford
Movant
v.
NewRez LLC d/b/a Shellpoint Mortgage
Servicing
Respondents.

Bankruptcy **19-16254-amc**

Chapter 13

Related to Doc. No. **75 and 78**

SUPPLEMENTAL RESPONSE TO MOTION FOR SANCTIONS AGAINST CREDITOR
NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING FOR VIOLATION OF
FED. R. BANKR. P. 3002.1

NewRez LLC d/b/a Shellpoint Mortgage Servicing ("Secured Creditor"), by and through its undersigned attorney, hereby files its Supplemental Response to Motion for Sanctions against Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing for Violation of Fed. R. Bankr. P. 3002.1 ("Motion") (DE#75) and in support thereof states as follows:

1. Secured Creditor incorporates it's filed Response to Motion for Sanctions against Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing for Violation of Fed. R. Bankr. P. 3002.1 (the "Response") (Docket 78) by reference as if set forth at length herein.
2. The Debtor has not provided any proof that the Debtor was actually charged any escrow amounts.
3. The mortgage statement clearly states that the statement is provided for information purposes only, and is not an attempt to collect a debt.
4. Furthermore, even if escrow was charged, the debtor has not suffered any actual damages due to the fact that the Debtor has not been making the monthly payments.
5. Secured Creditor has received post-petition payments in the amount of approximately \$22,562.65.

6. Secured Creditor's records indicate that the total Principal and Interest due since the filing of this bankruptcy case is \$92,619.57, and the total escrow funds advanced are \$2,292.95.

7. Thus, the Debtor's account is delinquent approximately \$68,564.50.

8. The regular mortgage payment is \$1,816.07.

9. Therefore, the \$22,562.65 that has been received by the creditor represents less than 13 post-petition payments since 11/1/2019.

10. Secured Creditor reserves the right to amend and/or supplement this response as needed, and/or in response to any additional filing by any party.

WHEREFORE, Secured Creditor respectfully requests that the Court deny the Motion as Moot and for such other and further relief as this court deems just and proper.

Dated: February 8, 2024

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In re:	Bankruptcy 19-16254-amc
Henry Bedford Debtor.	Chapter 13
Henry Bedford Movant	Related to Doc. No. 75 and 78
v.	
NewRez LLC d/b/a Shellpoint Mortgage Servicing Respondents.	

CERTIFICATE OF SERVICE

I certify under penalty of perjury that I served the above captioned pleadings at the addresses specified below on **February 8, 2024**

The types of service made on the parties were:

By First-Class Mail:

Henry Bedford
66 Carmelita Drive
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